

In re:  
Kristy L. Santiago  
Kristy L. Santiago  
Debtors

Case No. 20-12877-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 11, 2024

User: admin  
Form ID: 167

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+++      Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2024:**

Recip ID	Recipient Name and Address
db	+++ Kristy L. Santiago, MAILING ADDRESS, 48 Appletree Drive, Levittown, PA 19055-1257
db	+++ Kristy L. Santiago, 14 Daffodil Lane, Levittown, PA 19055-1702

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2024 at the address(es) listed below:**

Name	Email Address
CAMERON DEANE	on behalf of Debtor Kristy L. Santiago cdeane@weltman.com tkennedy@ymalaw.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Wilmington Trust National Association, as Successor Trustee to Citibank, N.A., as Trustee for Merri logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Trust National Association bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Trust National Association et al... bkgroup@kmlawgroup.com

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MICHELLE L. MCGOWAN

on behalf of Creditor Wilmington Trust National Association mimcgowan@raslg.com

PAUL H. YOUNG

on behalf of Debtor Kristy L. Santiago support@ymalaw.com  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com  
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

ROBERT BRIAN SHEARER

on behalf of Creditor Wilmington Trust National Association, as Successor Trustee to Citibank, N.A., as Trustee for Merri  
rshearer@raslg.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Kristy L. Santiago  
Debtor(s)

Case No: 20-12877-amc  
Chapter: 13

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**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Ashely M. Chan , United States Bankruptcy Judge to consider:

Objection to Certification of Default

on: 1/15/25

at: 10:00 AM

in: Courtroom #4, 900 Market Street, Philadelphia, PA  
19107

Date: 12/11/24

For The Court

Timothy B. McGrath  
Clerk of Court